

Doc Number: 3-11a		Lead: Manager, Housing Services	Last Full Review: August 2025
Tick one of the below for review/changes made:		Reviewer / Editor: Manager, Housing Services	
Full review and changes made ☒ (add changes summary to table below)		Changes Approved By: N/A	
Full review, no changes made ☐			
Changes made but no full review ☐ (add changes summary to table below)		Reviewed and edited in-line with the Beacon? ☒ Yes ☐ No	

Rent Payments & Arrears Recovery Policy

Document Change Details

Date	Summary of Changes Made
10/11/2023	All P&Ps revert to version 01 as approval process & version control moved to Sharepoint. Version number no longer shown on the document
August 2025	Reviewed in line with the Beacon. No major changes

1.0 Introduction

We aim to provide a professional and effective housing management service to all tenants and are committed to ensuring that tenants are supported in maintaining their tenancy.

We should ensure that rent arrears are identified early so that preventative action can be taken. Our housing team will have pro-active conversations and positively work together with tenants so that they can address arrears before they start to feel unmanageable.

We have a 'firm but fair' approach to rent arrears recovery that takes into account that a tenant's circumstances may change (e.g. illness or unemployment) which can make it difficult for them to pay their rent.

Tenants have the choice to pay by direct debit, standing order and by AllPay payment cards (at shop pay points) at a frequency which suits them providing this does not put them in arrears.

We usually include an Enhanced Housing Management charge in the rent charge so that we can provide an intensive Housing Management service to the majority of tenants. We may remove or adjust the charge as we think is reasonable, depending on the specific context of changes to support commissioning. This service includes supporting tenants to receive correct levels of Housing Benefit (HB) or Universal Credit (UC) housing cost and keeping tenants up-to-date with accurate information about their personal contributions and arrears.

Rents are due weekly in advance on Mondays. Tenants will be actively encouraged to accrue 1 weeks' credit on their account.

For the purposes of this policy and procedure 'tenant's contribution' means rent that is not payable by Housing Benefit.

2.0 Policy

We:

- will ensure prospective and new tenants are given clear information about their obligations to pay their rent.
- will allocate both a Housing Assistant (HA) and a Housing Officer (HO) to each tenant, who will provide tenancy management support. They will make time each week to support tenants to manage their rent accounts.
- will give tenants support and advice with setting up HB claims and claiming UC (housing costs, and offer advice and support with maintaining claims.
- will ask that HB and UC (housing costs) payments are paid directly to us.
- will aim to establish all accommodation as 'specified' supported housing with relevant local authorities (LAs). This could be dependent on individual HB departments recognising our stock as meeting the criteria of "specified accommodation." "Specified" makes the "enhanced housing management" part of the service charge eligible for HB.
- will keep tenants informed of the rent chargeable and the balance of their account. We will not send quarterly rent statements to anyone with a current Breathing Space Order.
- have systems in place to monitor rent arrears. Our arrears recovery procedure is built around the pre-action protocol and rent arrears must be identified early so preventative action can be taken. This gives tenants the opportunity to resolve arrears before they

become unmanageable. HOs will take into account the tenant's financial circumstances before proceeding to legal action. We will liaise with support agencies to help the tenant, with their permission.

- will aim to identify the strengths the tenant has to start addressing their arrears and will empower them to do as much as possible for themselves whilst still being able to rely on us for support with the things which are more of a struggle.
- will offer realistic arrangements for repayment of arrears that take into account the tenant's financial circumstances. This will be balanced by the need for arrears to be cleared within a reasonable amount of time (usually six years as this is the length of time that a court order is valid for).
- will be flexible around an unexpected inability to pay, provided that the tenant communicates this first with their HO so we can agree on a repayment plan.
- will, in cases of persistent or significant rent arrears, take legal action to repossess the property or to have arrangements formalised by a court order.
- will make a referral to the LA's Housing Options/Homelessness Prevention team, prior to taking legal action and with the tenant's consent,
- will pursue other legal remedies such as attachment of earnings where repossession is inappropriate.
- will treat joint tenants as jointly and severally responsible for rent arrears except in exceptional circumstances approved by the Manager, Housing Services.